

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Richard P. Wilson  
Debtor

Case No. 22-01169-HWV  
Chapter 7

District/off: 0314-1  
Date Rcvd: Sep 30, 2022

User: admin  
Form ID: 318

Page 1 of 2  
Total Noticed: 19

## CERTIFICATE OF NOTICE

The following symbols are used throughout this certificate:

**Symbol**      **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 02, 2022:**

Recip ID	Recipient Name and Address
db	+ Richard P. Wilson, 57 5th Avenue, Fayetteville, PA 17222-1449
5481837	Chambersburg Dental Associates, LTD, 225 Walker Road, Chambersburg, PA 17201-3503
5481838	+ Chambersburg Gastroenterology Associates, 835 5th Avenue, Chambersburg, PA 17201-4220
5481840	+ Commonwealth of Pennsylvania, Bureau of Labor and Industry, Office of Unemp Comp Tax Services OUCTS, PO Box 60848, Harrisburg, PA 17106-0848
5481841	Fayetteville Volunteer Fire Department, c/o Eastern Revenue, Inc., P.O. Box 777, Horsham, PA 19044-0777
5481845	++ KEYSTONE RURAL HEALTH CENTER, 111 CHAMBERS HILL DRIVE, SUITE 200, CHAMBERSBURG PA 17201-7304 address filed with court; Keystone Health, 111 Chambers Hill Drive, Suite 300, Chambersburg, PA 17201-7304
5481848	Manufactures and Traders Trust, 1 Manufacturers and Traders Plaza, M&T IL, Buffalo, NY 14203
5481851	+ Rickart Collection Systems, Inc., 575 Miltown Road, P.O. Box 7242, North Brunswick, NJ 08902-7242
5481852	Waynesboro Area ALS Unit, Inc., P.O. Box 726, New Cumberland, PA 17070-0726
5481853	+ WellSpan Chambersburg Hospital, 112 N. 7th Street, Chambersburg, PA 17201-1700

TOTAL: 10

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5481836	+ EDI: CAPITALONE.COM	Sep 30 2022 22:33:00	Capital One Bank USA, N.A., P.O. Box 31293, Salt Lake City, UT 84131-0293
5481839	+ Email/Text: Bankruptcy.RI@Citizensbank.com	Sep 30 2022 18:35:00	Citizens Auto Finance, 480 Jefferson Blvd., Warwick, RI 02886-1359
5481842	+ Email/Text: cashiering-administrationservices@flagstar.com	Sep 30 2022 18:36:00	Flagstar Bank, 5151 Corporate Drive, Troy, MI 48098-2639
5481843	EDI: IRS.COM	Sep 30 2022 22:38:00	Internal Revenue Service, PO Box 21126, Philadelphia, PA 19114
5481844	EDI: JPMORGANCHASE	Sep 30 2022 22:33:00	JPMCB - Card Services, 301 N. Walnut Street, Floor 09, Wilmington, DE 19801-3935
5481846	Email/Text: PBNCNotifications@perituservices.com	Sep 30 2022 18:35:00	Kohls/Capital One, PO Box 3115, Milwaukee, WI 53201-3115
5481847	^ MEBN	Sep 30 2022 18:31:01	M&T Bank, c/o MRS BPO, LLC, 1930 Olney Avenue, Cherry Hill, NJ 08003-2016
5481849	Email/Text: bankruptcynotices@psecu.com	Sep 30 2022 18:36:00	PA State Employee Credit Union, 1 Credit Union Place, Harrisburg, PA 17110-2912
5481850	EDI: PENNDEPTREV	Sep 30 2022 22:38:00	Pennsylvania Department of Revenue, Dept. 280946, ATTN: Bankruptcy Division, Harrisburg, PA 17128-0946
5481850	Email/Text: RVSCBICNOTICE1@state.pa.us	Sep 30 2022 18:35:00	Pennsylvania Department of Revenue, Dept. 280946, ATTN: Bankruptcy Division, Harrisburg, PA 17128-0946

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## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 02, 2022

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 30, 2022 at the address(es) listed below:

Name	Email Address
Brian C Nicholas	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC bnicholas@kmllawgroup.com, bkgroup@kmllawgroup.com
Lawrence V. Young (Trustee)	lyoung@cgalaw.com pa33@ecfcbis.com;tlocondro@cgalaw.com;rminello@cgalaw.com
Tracy Lynn Updike	on behalf of Debtor 1 Richard P. Wilson tlupdike@mette.com rkvansteenacker@mette.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 4

**Information to identify the case:**

Debtor 1	Richard P. Wilson	Social Security number or ITIN xxx-xx-2260
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN ----- EIN -----
United States Bankruptcy Court Middle District of Pennsylvania		
Case number: 1:22-bk-01169-HWV		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Richard P. Wilson

By the  
court:9/30/22Henry W. Van Eck, Chief Bankruptcy  
Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**